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### REMARKS

The present Amendment is intended to be fully responsive to all points of objection and/or rejection raised by the Examiner and is believed to place the application in condition for allowance. Applicant asserts that the present invention is new, non-obvious and useful. Prompt and favorable reconsideration and allowance of the claims are respectfully requested.

#### Status of Claims

Claims 1-20 are pending in the application. Claims 1-20 have been amended.

Applicant respectfully asserts that the amendments to the claims add no new matter to the application.

# **Telephone Interview Summary**

Applicant would like to thank the Examiner for the courtesy of an informal telephone interview with Applicant's representatives on June 6, 2005.

During the telephone interview, Applicant's representatives and the Examiner discussed the pending claims and the prior art of record. Although an agreement was not reached, the Applicant indicated that Applicant intends to file a response to the Office Action according to issues raised in the Interview.

# **Voluntary Amendment of Claims**

Applicant has amended claims 1-20 to clarify what the Applicant regards as the invention

No new matter has been added by this Amendment.

Amended claims 1-20 are directed to methods (claim 1-5) and systems (claims 12-20) of enabling a user to interact on a communication network using a virtual entity, and to a virtual entity (claims 6-11) that resides and interacts on a communication network. The virtual entity according to amended claims 1-20 is able to interact over the communication network without revealing and/or identifying real information of the real user controlling and/or monitoring the virtual entity.

Specifically, according to amended claims 1-20, a real entity is able to control the virtual entity to perform a transaction on the communication network, without identifying

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and/or revealing the billing data and/or any other real information corresponding to the real entity. The virtual entity is defined by pseudo information not identifying the real entity. A virtual transaction account assigned to the virtual entity enables the virtual entity to transact on the communication network without identifying the real entity. The virtual transaction account has transaction-authorization data which is not linked to billing data of the real entity, or to any other information identifying the real entity. Thus, the virtual transaction-authorization data may be transferred over the communication network, e.g., to complete a transaction relating to a service provided on the communication network, without revealing and/or identifying the billing information or other personal information of the real user. This is in contrast to conventional transaction methods in which billing information of the real entity and/or other identifying information is needed in order to authorize a transaction over a communication network

### Claim Rejections Under 35 U.S.C. §103(a)

The Examiner rejected claims 1-20 under 35 U.S.C. §103(a), as being unpatentable over United States Patent Number 6,005,939 to Fortenberry et al. ("Fortenberry") in view of United States Patent Number 6,547,239 to Dowling et al. ("Dowling").

Specifically, the Examiner contended that Fortenberry teaches all the elements recited in claims 1-20, but fails to disclose the feature that the second database is not linked to the first database; and that Downling describes a remote entity having a second database.

According to M.P.E.P. §2142, in order to establish a *prima facie* case of obviousness, three basic criteria must be met <u>First</u>, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. <u>Second</u>, there must be a reasonable expectation of success. <u>Finally</u>, the prior art references must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, and not based on applicant's disclosure.

Without conceding the appropriateness of the combination, Applicant respectfully submits that the combination of Fortenberry and Dowling does not meet the requirements of an obviousness rejection as applied to amended to claims 1-20, in that the combination at least fails to teach or suggest all the elements of any of the amended claims

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Applicant would like to point out that the structural differences between each of amended independent claims 1, 6 and 12 and the cited combination of Fortenberry and Dowling, are functionally significant in the context of the claimed invention For example, the virtual transaction account having the transaction-authorization data of the claimed invention enables a user to interact on the Internet exclusively using a virtual entity, such that there is no linkage between the virtual entity and the real identity and/or real billing data of the real entity, not even through deciphering of encrypted data, e.g., by intentional "hacking" or when there is a security failure or security breach. The combination of Fortenberry and Dowling describes protecting certain data fields by electronic security means, but fails to suggest or teach at least the virtual transaction account having transaction-authorization data which is not linked to billing data of the real entity, or to any other information identifying the real entity, as discussed below.

Amended independent claim I recites, inter alia, "establishing for the real entity a user account including billing data and an identifier of said virtual entity", "defining said virtual entity using virtual identification data that does not identify said real entity", "assigning to said virtual entity a virtual transaction account having transaction-authorization data that is not linked to said billing data", "providing to said service at least part of said virtual identification data to enable said service to identify said virtual entity", and "providing said transaction-authorization data to said service to enable said virtual entity to perform a transaction related to said service without revealing said billing data". Fortenberry and/or Dowling, alone or in combination, do not disclose, teach or suggest at least these features of amended independent claim 1, and therefore do not render amended independent claim 1 obvious.

Amended independent claim 6 recites, inter alia, "a memory having stored therein pseudo information defining the virtual entity, the pseudo information including a unique pseudo user name, a password, and pseudo information corresponding to one or more attributes of the virtual entity, wherein said real entity is not identifiable based on said pseudo information", "a virtual transaction account to enable said virtual entity to transact on said communication network without identifying said real entity, said virtual transaction account having transaction-authorization data which is not linked to said real entity", "a virtual user interface to allow said real entity to monitor and control from said communication network site the interaction of said virtual entity with said communication network", and "wherein

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said virtual entity is not linkable, on said communication network, to the identity of the real entity". Fortenberry and/or Dowling, alone or in combination, do not disclose, teach or suggest at least these features of amended independent claim 6, and therefore do not render amended independent claim 6 obvious

Amended independent claim 12 recites, inter alia, "a first database to store data corresponding to a user account of the real entity, the user account including billing data of the real entity and an identifier of the virtual entity", "a second database, associated with a site of said communication network, to store virtual identification data of the virtual entity that does not identify the real entity, and data corresponding to a virtual transaction account of the virtual entity, the virtual transaction account having transaction-authorization data that is not linked to said billing data", "said virtual entity is identifiable on said communication network based on said virtual identification data", "said virtual entity is able to perform a transaction on said communication network using said virtual transaction account without revealing said billing data", "wherein said service is able to authorize said transaction based on said transaction-authorization data without revealing said billing data", and "wherein said second database is not linked to said first database over said communication network". Fortenberry and/or Dowling, alone or in combination, do not disclose, teach or suggest at least these features of amended independent claim 12, and therefore do not render amended independent claim 12 obvious.

Fortenberry describes a "passport agent" having a database where profiles of many users are saved. Dowling describes a remote entity having a database. However, there is no teaching or suggestion in Fortenberry and/or Dowling, alone or in combination, of establishing for a real entity a user account including billing data and an identifier of a virtual entity, and defining the virtual entity using virtual identification data that does not identify the real entity, as required by amended independent claim 1. Furthermore, Fortenberry and/or Dowling, alone or in combination, do not teach or suggest assigning to the virtual entity a virtual transaction account having transaction-authorization data that is not linked to the billing data, as required by amended independent claim 1. Additionally, Fortenberry and/or Dowling, alone or in combination, do not teach or suggest providing to the service at least part of the virtual identification data to enable the service to identify the virtual entity, and providing the transaction-authorization data to the service to enable the virtual entity to

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perform a transaction related to the service without revealing the billing data, as required by amended independent claim 1.

As to amended independent claim 6, Applicant submits that Fortenberry and/or Dowling, alone or in combination, do not teach or suggest a virtual transaction account to enable the virtual entity to transact on the communication network without identifying the real entity, the virtual transaction account having transaction-authorization data which is not linked to the real entity Applicant further submits that Fortenberry and/or Dowling, alone or in combination, do not teach or suggest that the virtual entity is not linkable, on the communication network, to the identity of the real entity, as required by amended independent claim 6.

As to amended independent claim 12, Applicant submits that Fortenberry and/or Dowling, alone or in combination, do not teach or suggest a first database to store data corresponding to a user account of the real entity, the user account including billing data of the real entity and an identifier of the virtual entity; and a second database, associated with a site of the communication network, to store virtual identification data of the virtual entity that does not identify the real entity, and data corresponding to a virtual transaction account of the virtual entity, the virtual transaction account having transaction-authorization data that is not linked to the billing data, as required by claim 12. Additionally, Applicant submits that Fortenberry and/or Dowling, alone or in combination, do not teach or suggest that the virtual entity is able to perform a transaction on the communication network using the virtual transaction account without revealing the billing data, that the service is able to authorize the transaction based on the transaction-authorization data without revealing the billing data, and that the second database is not linked to the first database over the communication network as required by amended independent claim 12.

Therefore, the combination of Fortenberry and Dowling does not render any of amended independent claims 1, 6 and 12 obvious.

Claims 1-5, claims 7-11, and claims 13-20 are dependent from amended independent claims 1, 6 and 12, respectively, and include all the features of these independent claims as well as additional distinguishing features. Therefore, it is respectfully submitted that the patentability of claims 1-5, claims 7-11, and claims 13-20 follows directly from the patentability of amended independent claims 1, 6 and 12, respectively.

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In view of the above, Applicant respectfully requests that the rejection of claims 1-20 under 35 USC §103(a) as being unpatentable over Fortenberry in view of Dowling be withdrawn.

### Conclusion

In view of the foregoing amendment and remarks, and for at least the reasons discussed above, Applicant respectfully submits that claims 1-20 are deemed to be allowable. Their favorable reconsideration and allowance are respectfully requested.

Should the Examiner have any question or comment as to the form, content or entry of this paper, the Examiner is requested to contact the undersigned at the telephone number below. Similarly, if there are any further issues yet to be resolved to advance the prosecution of this application to issue, the Examiner is requested to telephone the undersigned counsel.

No fees are believed to be due. However, if any fees are due, please charge any such fees to deposit account No. 50-3355.

Respectfully submitted,

Caleb Pollack

Attorney for Applicant Registration No. 37,912

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Pearl Cohen Zedek Latzer, LLP 10 Rockefeller Plaza, Suite 1001 New York, New York 10020 Tel: (212) 632-3480

Fax: (212) 632-3480